

Information to identify the case:			
Debtor 1:	Frank C Krus		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	24-01133		
	Social Security number or ITIN: xxx-xx-8958 EIN: --_-----		
	Social Security number or ITIN: ----- EIN: --_-----		
	Date case filed for chapter: 13 1/28/24		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Frank C Krus	
2. All other names used in the last 8 years		
3. Address	4930 W Eddy Chicago, IL 60641	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/29/24

For more information, see page 2

Case number 24-01133

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 4/22/24

Filing deadline: 7/26/24

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Frank C Krus
Debtor

Case No. 24-01133-DDC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: Jan 29, 2024

Form ID: 3091

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db	+ Frank C Krus, 4930 W Eddy, Chicago, IL 60641-3549
30634812	+ BKS Partners, 740 Waukegan Rd, Deerfield, IL 60015-4374
30634811	+ Big Rock Supply, 330 Meyer Rd., Bensenville, IL 60106-1615
30634813	+ Bone Roofing Supply, 880 N Addison Rd., Villa Park, IL 60181-1153
30634820	+ CRCA, 800 Roosevelt Rd Bld C-312, Glen Ellyn, IL 60137-5899
30634815	+ Citgo, Po Box 639, Portland, ME 04104-0639
30634817	+ Commonwealth Edison, c/o Bk Dept, 1919 Swift Drive, Lisle, IL 60532
30634819	+ Crawford Material, 3949 W Palmer St., Chicago, IL 60647-2215
30634822	+ Ferrell Gas, PO Box 1003, Liberty, MO 64069-1003
30634823	+ Frankenmuth, PO Box 88762, Chicago, IL 60680-1762
30634824	+ Galewood Tuckpointing and Roofing C, 2641-45 N Davisson, River Grove, IL 60171-1503
30634825	+ Gulf Eagle Supply, 1820 N Cental Ave, Chicago, IL 60639-4114
30634827	+ Joe Laurie, 3677 Canton Circle, Mundelein, IL 60060-6033
30634828	+ Kaptius, 2500 Wilson Blvd. Ste 350, Arlington, VA 22201-3873
30634829	+ Larrys Auto Parts, 8007 Grand Ave, River Grove, IL 60171-1581
30634832	+ Olsens ACE Hardware, 10135 W Grand Ave., Franklin Park, IL 60131-2586
30634833	+ Parkway Bank, 4800 N Harlem Ave, Harwood Heights, IL 60706-3577
30634835	+ Smithereen, 7400 N Melvina, Niles, IL 60714-3908
30634836	+ TSYS, One Heartland Way, Jeffersonville, IN 47130-5870
30634837	+ U.S. Department of Education c/o Ne, 121 S 13th St, Lincoln, NE 68508-1904
30634834	+ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, Parkway Bank, Po Box 790408, Saint Louis, MO 63179
30634838	+ Village of River Grove, 2621 N Thatcher Ave, River Grove, IL 60171-1698

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Jan 29 2024 22:37:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: courtnotices@chi13.com	Jan 29 2024 22:39:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Jan 29 2024 22:39:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30634809	+ EDI: ATTWIREBK.COM	Jan 30 2024 03:21:00	AT&T, PO Box 5019, Carol Stream, IL 60197-5019
30634810	+ EDI: BANKAMER	Jan 30 2024 03:21:00	Bank of America f, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
30634814	+ EDI: JPMORGANCHASE	Jan 30 2024 03:21:00	Chase Card Services f, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298

District/off: 0752-1

User: admin

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Date Rcvd: Jan 29, 2024

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Total Noticed: 33

30634816	+ EDI: CITICORP	Jan 30 2024 03:21:00	Citibank f, Citicorp Cr Srvs/Centralized Bank, Po Box 790040, St Louis, MO 63179-0040
30634818	+ EDI: CITICORP	Jan 30 2024 03:21:00	Costco Citi Card f, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
30634821	Email/PDF: DellBKNotifications@resurgent.com	Jan 29 2024 22:48:39	Dell Business Credit, PO Box 5275, Carol Stream, IL 60197
30634826	+ EDI: CITICORP	Jan 30 2024 03:21:00	Home Depot, Po Box 9001030, Louisville, KY 40290-1030
30634831	^ MEBN	Jan 29 2024 22:32:41	Nicor Gas, PO Box 5407, Carol Stream, IL 60197-5407

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30634830		Nelnet
30635454	*+	Joe Laurie, 3677 Canton Circle, Mundelein, IL 60060-6033

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2024 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Frank C Krus cutlerfilings@gmail.com r48280@notify.bestcase.com
Marilyn O Marshall	courtdocs@chi13.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3